

Information to identify the case:			
Debtor 1	Robert A Scala		
First Name	Middle Name	Last Name	
Debtor 2	Susan M Scala		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-21372-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A Scala

Susan M Scala

6/5/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Robert A Scala
 Susan M Scala
 Debtors

Case No. 18-21372-CMG
 Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jun 05, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert A Scala, Susan M Scala, 167 Lower Denmark Road, Oxford, NJ 07863-3221
517573629	+ Atlantic Home Care and Hospice, 465 South Street, Morristown, NJ 07960-6447
517573632	+ Celentano, Stadtmauer & Walentowicz, LLP, Notch Office Park, 1035 Route 46 East, Clifton, NJ 07013-7481
517573634	+ Country Door, c/o Universal Fidelity LP, PO Box 219785, Houston, TX 77218-9785
517573637	+ Hackettstown Medical Center, PO Box 864, Mahwah, NJ 07430-0864
517573640	+ Oxford Township Utility, 11 Green Street, Oxford, NJ 07863-3262
517573645	+ West Washington Family Dentistry, 7 E Washington Ave, Washington, NJ 07882-1912

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 05 2023 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 05 2023 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517573628	+ Email/Text: mreed@affcollections.com	Jun 05 2023 21:43:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
517573630	EDI: BANKAMER.COM	Jun 06 2023 02:53:00	Bank of America, PO Box 15719, Wilmington, DE 198865719
517573631	+ EDI: TSYS2	Jun 06 2023 02:53:00	Barclays Bank Deleware, PO Box 8803, Wilmington, DE 19899-8803
517688946	Email/PDF: bncnotices@becket-lee.com	Jun 05 2023 22:20:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517650739	+ EDI: CBS7AVE	Jun 06 2023 02:53:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517573635	EDI: DISCOVER.COM	Jun 06 2023 02:53:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
517589301	EDI: DISCOVER.COM	Jun 06 2023 02:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517573636	+ Email/Text: lori.rudolph@atlantichealth.org	Jun 05 2023 21:44:00	Hackettstown Community Hospital, 651 Willow Grove Street, Hackettstown, NJ 07840-1798
517573633	EDI: JPMORGANCHASE	Jun 06 2023 02:53:00	Chase, PO Box 15153, Wilmington, DE 198865153
517573639	+ Email/Text: PBNCNotifications@perituservices.com	Jun 05 2023 21:42:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115

District/off: 0312-3

User: admin

Page 2 of 3

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517581581	Email/Text: EBN@Mohela.com	Jun 05 2023 21:43:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
517698034	EDI: PRA.COM	Jun 06 2023 02:53:00	Portfolio Recovery Associates, LLC, c/o Choice Privileges, POB 41067, Norfolk VA 23541
517573641	+ EDI: RMSC.COM	Jun 06 2023 02:53:00	SYNCB/Lowes, PO Box 96505, Orlando, FL 32896-0001
517576495	+ EDI: RMSC.COM	Jun 06 2023 02:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517573643	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 05 2023 21:43:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517573642	+ EDI: RMSC.COM	Jun 06 2023 02:53:00	The Home Depot, PO Box 105981, Atlanta, GA 30348-5981
517631894	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 05 2023 21:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517646040	+ EDI: WFFC2	Jun 06 2023 02:53:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517631163	+ EDI: WFFC2	Jun 06 2023 02:53:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517573644	+ EDI: WFFC2	Jun 06 2023 02:53:00	Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001
517693760	Email/PDF: bncnotices@becket-lee.com	Jun 05 2023 21:53:18	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517573638	##+	Inpatient Medical Associates, PO Box 5942, Parsippany, NJ 07054-6942

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

Page 3 of 3

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on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Joan Sirkis Warren

on behalf of Joint Debtor Susan M Scala joan@joanlaverylaw.com

Joan Sirkis Warren

on behalf of Debtor Robert A Scala joan@joanlaverylaw.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7